B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION					Vol	Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle):  Hawkins, Kevin Neill			Name of Joint Debtor (Spouse) (Last, First, Middle):  Hawkins, Erika Michele					
(include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  aka Erika Pinkard Hawkins					
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-5378	ayer I.D. (ITIN)/Comp	elete EIN (if mo	re			ec. or Individual-		N)/Complete EIN (if more
Street Address of Debtor (No. and Street, City, 2621 Wild Grove Ln Lancaster, TX	and State):			Street Address of Joint Debtor (No. and Street, City, and State):  2621 Wild Grove Ln  Lancaster, TX				
		75146						ZIP CODE <b>75146</b>
County of Residence or of the Principal Place of Dallas				Dalla				
Mailing Address of Debtor (if different from stre 2621 Wild Grove Ln	et address):			2621	Address of Joint Wild Grove L		nt from street addr	ess):
Lancaster, TX		ZIP CODE		Lanc	aster, TX			ZIP CODE
Landing of Drive in J. Accepts of Division and Debugging	- (:t -1:ttt	75146						75146
Location of Principal Assets of Business Debto	r (II different from str	eet address ab	ove):					ZIP CODE
Type of Debtor (Form of Organization)		of Business	3				Code Under V	
(Check one box.)  ✓ Individual (includes Joint Debtors)	Health Care B Single Asset F		defined	_	Chapter 7 Chapter 9		`	15 Petition for Recognition
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B)		☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition					
Corporation (includes LLC and LLP)   Stockbroker   Commodity Broker					Chapter 13			eign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Clearing Bank Other  Clearing Bank Check one box.)								
of entity below.)	Tax-Ex	empt Entity		Debts are primarily consumer debts, defined in 11 U.S.C. Debts are prima business debts.				
	Debtor is a tax under Title 26		nization States	i i	§ 101(8) as "incurre ndividual primarily to personal, family, or nold purpose."	or a		
Filing Fee (Che	eck one box.)				ck one box:	_	r 11 Debtors	S.C. & 101/51D)
Full Filing Fee attached.	icable to individuals o	only) Must atta	ch	Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:				
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			☐ Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).					
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).								
Statistical/Administrative Information					or creditors, in acce	nuance with 111	J.J.C. § 1120(b).	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be availal  Debtor estimates that, after any exempt p there will be no funds available for distribu	roperty is excluded a	and administrat		es paid	,			
Estimated Number of Creditors	П		П		П	П	П	1
<u>1-4</u> 9 <u>50-</u> 99 <u>10</u> 0-199 <u>20</u> 0-999	1,000- 5,000	5,001- 10,000	10,001- 25,000		 25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001	\$10,000,001 to \$50 million	\$50,000 to \$100	,001	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion		

B1 (Official Form 1) (4/10) Page 2 **Kevin Neill Hawkins Voluntary Petition** Name of Debtor(s): Erika Michele Hawkins (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Christine M. Magee 11/1/2010 Christine M. Magee Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\sqrt{\phantom{a}}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

B1 (Official Form 1) (4/10) Page 3 **Kevin Neill Hawkins Voluntary Petition** Name of Debtor(s): Erika Michele Hawkins (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ Kevin Neill Hawkins Kevin Neill Hawkins /s/ Erika Michele Hawkins (Signature of Foreign Representative) Erika Michele Hawkins (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 11/1/2010 Date Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Christine M. Magee defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Christine M. Magee Bar No. 24067736 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Malaise Law Firm maximum fee for services chargeable by bankruptcy petition preparers, I have 2727 LBJ Freeway, Ste. 226 given the debtor notice of the maximum amount before preparing any document Dallas, TX 75234 for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Phone No.(214) 217-9555 Fax No.(214) 217-9556 Printed Name and title, if any, of Bankruptcy Petition Preparer 11/1/2010 Date Social-Security number (If the bankruptcy petition preparer is not an individual, \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not Printed Name of Authorized Individual an individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 Date and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

Debtor(s)

In re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // Kevin Neill Hawkins Kevin Neill Hawkins
Date:11/1/2010

Case 10-37685-sgj13 Doc 1 Filed 11/01/10 Entered 11/01/10 09:21:59 Page 6 of 57

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

In re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

Debtor(s)

# EVHIDIT D. INDIVIDUAL DEPTODIS STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Erika Michele Hawkins
Erika Michele Hawkins
Date:11/1/2010

In re	Kevin Neill Hawkins
	Erika Michele Hawkins

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Property located at: 2621 Wild Grove Lane	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
	Homestead Property located at: 2621 Wild Grove Lane Lancaster, TX 75146-1167	Fee Simple	С	\$115,160.00	\$140,706.00

Total: \$115,160.00 (Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Kevin Neill Hawkins
	Frika Michele Hawkins

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	С	\$5.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Texas Federal Credit Union Share/Savings Account xxx570	С	\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer equipment.		Furniture, Linens, Electronic Devices, Eating Utensils	С	\$3,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	ı	Family Pictures, sentimental value Misc. Books	С	\$300.00
6. Wearing apparel.		Clothing for 2 Adults and 2 Children	С	\$3,500.00
7. Furs and jewelry.		Wedding Rings and Costume Jewelry	С	\$1,050.00
8. Firearms and sports, photographic, and other hobby equipment.		Pellet Gun	С	\$10.00
Interests in insurance policies.     Name insurance company of each		Prudential Whole Life	С	\$200.00
policy and itemize surrender or refund value of each.		Employer Provided (Macy's) Term Life Ins.	С	\$0.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Kevin Neill Hawkins Erika Michele Hawkins** 

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
x			
x			
x			
x			
x			
x			
x			
x			
x			
	x x x x x x x x	x	x

B6B (Official Form 6B) (12/07) -- Cont.

In re **Kevin Neill Hawkins Erika Michele Hawkins** 

Case No.	
_	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Lincoln Aviator	С	\$12,175.00
		2006 Mercury Mariner	С	\$12,000.00

B6B (Official Form 6B) (12/07) -- Cont.

In re	Kevin Neill Hawkins
	Erika Michele Hawkins

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	x			
	•	continuation sheets attached Tota	l >	\$32,940.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re	Kevin Neill Hawkins
	<b>Erika Michele Hawkins</b>

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
✓ 11 U.S.C. § 522(b)(2)  ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead Property located at: 2621 Wild Grove Lane Lancaster, TX 75146-1167	11 U.S.C. § 522(d)(1)	\$0.00	\$115,160.00
Cash	11 U.S.C. § 522(d)(5)	\$5.00	\$5.00
Texas Federal Credit Union Share/Savings Account xxx570	11 U.S.C. § 522(d)(5)	\$200.00	\$200.00
Furniture, Linens, Electronic Devices, Eating Utensils	11 U.S.C. § 522(d)(3)	\$3,500.00	\$3,500.00
Family Pictures, sentimental value Misc. Books	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Clothing for 2 Adults and 2 Children	11 U.S.C. § 522(d)(3)	\$3,500.00	\$3,500.00
Wedding Rings and Costume Jewelry	11 U.S.C. § 522(d)(4)	\$1,050.00	\$1,050.00
Pellet Gun	11 U.S.C. § 522(d)(5)	\$10.00	\$10.00
Prudential Whole Life	11 U.S.C. § 522(d)(7)	\$200.00	\$200.00
Employer Provided (Macy's) Term Life Ins.	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
2004 Lincoln Aviator	11 U.S.C. § 522(d)(2)	\$0.00	\$12,175.00
2006 Mercury Mariner	11 U.S.C. § 522(d)(2)	\$0.00	\$12,000.00
* Amount subject to adjustment on 4/1/13 and every thre commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$8,765.00	\$148,100.00

Case No.	
	(if known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	> =	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  Dallas County Tax Assessor P.O. Box 139066 Dallas, TX 75313		-	DATE INCURRED: NATURE OF LIEN: Ad Valorem Taxes COLLATERAL: Homestead REMARKS:				\$0.00	
ACCT #: xxxx5889  Ford Motor Credit Corporation National Bankruptcy Center PO Box 6275 Dearborn, MI 48121		-	VALUE: \$115,160.00  DATE INCURRED: 07/2006 NATURE OF LIEN: Automobile COLLATERAL: 2006 Mercury Mariner REMARKS: Cram Down				\$19,169.00	\$7,169.00
ACCT #: xxxxxxxxxxxxx9001  Wffinancial PO Box 7648 Boise, ID 83707		-	VALUE: \$12,000.00  DATE INCURRED: 07/2006 NATURE OF LIEN: Automobile COLLATERAL: 2004 Lincoln Aviator REMARKS: Cram Down				\$23,687.41	\$11,512.41
Representing: Wffinancial			Wells Fargo Financial PO Box 29704 Phoenix, AZ 85035-9704				Notice Only	Notice Only
			Subtotal (Total of this F	ag	(e) >	<u> </u>	\$42,856.41	\$18,681.41
			Total (Use only on last բ	ag	e) >	• [		
1 continuation sheets attached	1						(Report also on	(If applicable.

\_\_\_\_\_\_continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case No.	
	(if known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxx3617  Wyrhsr Mtg 3815 South West Temple Salt Lake City, UT 84115		-	DATE INCURRED: 09/1999 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Homestead REMARKS:				\$131,113.00	\$15,953.00
Representing: Wyrhsr Mtg			Hughes, Watters & Askanase, LLP 333 Clay, Suite 2900 Houston, TX 77002				Notice Only	Notice Only
ACCT #: xxxxxxxxx3617  Wyrhsr Mtg 3815 South West Temple Salt Lake City, UT 84115		-	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Homestead REMARKS:  VALUE: \$115,160.00				\$9,593.00	
Representing: Wyrhsr Mtg			SPS Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165-0250				Notice Only	Notice Only
Sheet no of continuation sheets attached Subtotal (Total of this Page) > \$140,706.00 \$15,953.00 to Schedule of Creditors Holding Secured Claims Total (Use only on last page) > \$183,562.41 \$34,634.41								

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/10)

In re **Kevin Neill Hawkins Erika Michele Hawkins** 

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re **Kevin Neill Hawkins Erika Michele Hawkins** 

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

THE OF TRIORITY	, tan		ative anowariese						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED: 10/28/2010						
Malaise Law Firm 2727 LBJ Freeway, Ste 226 Dallas, TX 75234		-	CONSIDERATION: Attorney fees REMARKS:				\$3,000.00	\$3,000.00	\$0.00
	+	+		$\vdash$					
	T								
Sheet no1 of1 cor	tinua	ation s	sheets Subtotals (Totals of this	pac	qe)	>	\$3,000.00	\$3,000.00	\$0.00
attached to Schedule of Creditors Holding (Use	Prior <b>onl</b>	ity Cl <b>y on</b>	aims last page of the completed Schedule in the Summary of Schedules.)	То	tal		\$3,000.00		
If ap	plic	able,	T last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)	E.	als	>		\$3,000.00	\$0.00

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holdin	ıg u	nsec	cured claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CHISPLITED	
ACCT #: xxxxxx0164 Aaron Sales & Lease Ow Attn: Bankruptcy 2800 Canton Road Marietta, GA 30066		-	DATE INCURRED: 03/2009 CONSIDERATION: Lease REMARKS:				\$0.00
ACCT #: xxxxx7579  Aaron Sales & Lease Ow Attn: Bankruptcy 2800 Canton Road Marietta, GA 30066			DATE INCURRED: 07/20/2007 CONSIDERATION: Lease REMARKS:				\$0.00
ACCT #: xxxxxx3782 Acs/us Bank Na Brazos 501 Bleecker St Utica, NY 13501		-	DATE INCURRED: 08/2000 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT#: xxxxx9572  Americredit Po Box 181145  Arlington, TX 76096		-	DATE INCURRED: 01/2004 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxxx1942 Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	DATE INCURRED: 06/2007 CONSIDERATION: Collecting for - PREMIER BANKCARD INC. REMARKS:				\$732.00
ACCT #: AT&T PO Box 5001 Carol Stream, IL 60197		-	DATE INCURRED: CONSIDERATION: Contract/Lease REMARKS: Cell Phone Service Lease				Notice Only
6continuation sheets attached	1	(Rep	Sub (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu	otal le l	l > F.) ie	

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxx3781  Brazos 501 Bleecker St Utica, NY 13501		-	DATE INCURRED: 01/1999 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxxx5861  Capital One, N.a. C/O American Infosource PO Box 54529 Oklahoma City, OK 73154		-	DATE INCURRED: 06/2006 CONSIDERATION: Credit Card REMARKS:				\$1,766.00
ACCT #: xxxx3998  Collection CCS PO Box 709 Needham, MA 02494		-	DATE INCURRED: CONSIDERATION: Collecting for -06 PROGRESSIVE INSURANCE CON REMARKS:				\$535.00
ACCT #: xxxxx9650 Cr Syst Intr 1277 Country Club Ln Fort Worth, TX 76112	-	-	DATE INCURRED: CONSIDERATION: Collecting for -10 FIRST CHOICE POWER REMARKS:				\$305.00
ACCT #: xxxx6769  Credit Management 4200 International Pwy Carrolton, TX 75007	-	-	DATE INCURRED: 11/2009 CONSIDERATION: Collection Attorney REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxxxxxxx5151  Dell Financial Services Attn: Bankruptcy Dept. PO Box 81577 Austin, TX 78708	-	-	DATE INCURRED: 05/2006 CONSIDERATION: Charge Account REMARKS:				\$2,093.00
Sheet no1 of6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	\$4,699.00						

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINEGNITINGS	CONTINGENT INITOTINATED	OIALIGOIDAI ED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxx5753  First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		-	DATE INCURRED: 04/2003 CONSIDERATION: Credit Card REMARKS:					\$585.00
ACCT #: xxxxxxxxxxxx4061  First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		-	DATE INCURRED: 12/09/2004 CONSIDERATION: Credit Card REMARKS:					\$0.00
ACCT #: xxxxxxxxxxxx3659  GEMB / Mervyns Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		-	DATE INCURRED: 07/1990 CONSIDERATION: Charge Account REMARKS:					(\$1.00)
ACCT #: xxxxxxxxxxxx2917  Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	DATE INCURRED: 09/2010 CONSIDERATION: Credit Card REMARKS:					\$284.00
ACCT #: xxxxxxxxxxxx7234  Hsbc Bank ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197		-	DATE INCURRED: 10/01/2004 CONSIDERATION: Credit Card REMARKS:					\$0.00
ACCT #: x6990  Jewelry By Justice J4 Po Box 3970  Dallas, TX 75208		-	DATE INCURRED: 02/2003 CONSIDERATION: Installment Loan REMARKS:					\$0.00
Sheet no. 2 of 6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to  (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, d	Tota lule on t	al : F.	> .)	\$868.00

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxxxxxxxx7234  Lvnv Funding Llc Po Box 740281  Houston, TX 77274		-	DATE INCURRED: 01/2009 CONSIDERATION: Collecting for -IDT-HSBCORCHARD STANDARD - N REMARKS:				\$770.00
ACCT #: xxxxxxx0116  Marquette Consumer Fin/First Investors F First Investors Financial Service PO Box 740512 Atlanta, GA 30374		-	DATE INCURRED: 05/2005 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxxxxxx0001  Marquette Consumer Fin/First Investors F First Investors Financial Service PO Box 740512 Atlanta, GA 30374		-	DATE INCURRED: 11/2002 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxx9659  Merchants Credit Adjst 17055 Francis St Ste 100  Omaha, NE 68130		-	DATE INCURRED: 06/2009 CONSIDERATION: Collecting for -CITY OF LANCASTER - ALARM CHG REMARKS:				\$100.00
ACCT #: xxx9658  Merchants Credit Adjst 17055 Francis St Ste 100 Omaha, NE 68130		-	DATE INCURRED: 06/2009 CONSIDERATION: Collecting for -CITY OF LANCASTER - ALARM CHG REMARKS:				\$50.00
ACCT #: xxxxxx0554  Midland Credit Management PO Box 939019 San Diego, CA 92193		-	DATE INCURRED: CONSIDERATION: Collecting for -SOUTHWESTERN BELL D B A AT T REMARKS:				\$207.00
Sheet no. 3 of 6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	\$1,127.00						

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNIOUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx3250 Midland Credit Management PO Box 939019 San Diego, CA 92193		-	DATE INCURRED: 04/2007 CONSIDERATION: Collecting for -TRIBUTE MASTERCARD REMARKS:				\$1,079.00
ACCT #: xxxxx8041  Nco Financial Systems 507 Prudential Rd Horsham, PA 19044		-	DATE INCURRED: 03/2010 CONSIDERATION: Collecting for -06 NATIONWIDE INSURANCE REMARKS:				\$436.00
ACCT #: xxxxx3178  Nco Financial Systems 507 Prudential Rd  Horsham, PA 19044		-	DATE INCURRED: 01/2010 CONSIDERATION: Collecting for -06 NATIONWIDE INSURANCE REMARKS:				\$344.00
ACCT #: xxxxxxxxxxxxx0001 Pheaa/brazos/ameri 1200 North 7th Street Harrisburg, PA 17102		-	DATE INCURRED: 09/2003 CONSIDERATION: Educational REMARKS:				\$8,200.00
ACCT#: xxxxxxxxxxxxx0002 Pheaa/brazos/ameri 1200 North 7th Street Harrisburg, PA 17102		-	DATE INCURRED: 09/2003 CONSIDERATION: Educational REMARKS:				\$2,489.00
ACCT #: xxxxxxxxxxxxx0001  Pheaa/brazos/ameri 1200 North 7th Street Harrisburg, PA 17102		-	DATE INCURRED: 09/2003 CONSIDERATION: Educational REMARKS:				\$8,200.00
Sheet no <b>4</b> of <b>6</b> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ıs	hed to  (Use only on last page of the completed port also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Sched able, d	Γota ule on t	al > F.) he	\$20,748.00

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  ACCT #: xxxxxxxxxxxxx0002	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  DATE INCURRED: 09/2003 CONSIDERATION:	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
Pheaa/brazos/ameri 1200 North 7th Street Harrisburg, PA 17102		-	Educational REMARKS:				\$2,489.00
ACCT #: xxxxx0351  Prime Acceptance Corp 200 West Jackson St, Ste 720 Chicago, IL 60606		-	DATE INCURRED: 08/2006 CONSIDERATION: Check Credit or Line of Credit REMARKS:				\$2,834.00
ACCT #: xxxxx0351  Prime Acceptance Corp 200 West Jackson St, Ste 720 Chicago, IL 60606		-	DATE INCURRED: 08/2006 CONSIDERATION: Check Credit or Line of Credit REMARKS:				\$2,834.00
ACCT#: xxxxxxxxxxxx5690  Rjm Acq Llc 575 Underhill Blvd Ste 2  Syosset, NY 11791		-	DATE INCURRED: 10/2008 CONSIDERATION: Factoring Company Account REMARKS:				\$327.00
ACCT#: xxxxxxxxxxx1158  Rjm Acq Llc 575 Underhill Blvd Ste 2  Syosset, NY 11791	_	-	DATE INCURRED: 09/2007 CONSIDERATION: Factoring Company Account REMARKS:				\$275.00
ACCT #: xxxxxxxxxxx5690  Rjm Acq Llc 575 Underhill Blvd Ste 2  Syosset, NY 11791		-	DATE INCURRED: 10/2008 CONSIDERATION: Collecting for -TARGET STORES - RETAILERS NAT REMARKS:				\$327.00
Sheet no. 5 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Case No.		
	(if known)	

CREDITOR'S NAME,		HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS				AMOUNT OF
MAILING ADDRESS	<u>م</u>	١٩≥	INCURRED AND	늘	UNLIQUIDATED	٦	CLAIM
INCLUDING ZIP CODE,	P	ين ∑ نبر ∑	CONSIDERATION FOR	点	Ā	SPUTED	
AND ACCOUNT NUMBER	B	₹ ¥	CLAIM.	Ž	$\exists$	۱5	
(See instructions above.)	CODEBTOR	0,0	IF CLAIM IS SUBJECT TO	CONTINGENT	ğ	꺙	
(Coo mon nearly and vol	S	N W	SETOFF, SO STATE.	Ö	¥	ä	
		ട്ര 0	021011,00 011112.		$\supset$		
		ヹ					
ACCT #: xxxxxxxxxx1158			DATE INCURRED: 09/2007				
Rjm Acq Llc	1		CONSIDERATION: Collecting for - WASHINGTON MUTUAL CHECKING				\$275.00
575 Underhill Blvd Ste 2			REMARKS:				Ψ213.00
Syosset, NY 11791		-					
ACCT#: xxxxxx2740	$\vdash$		DATE INCURRED: 06/2006			$\vdash$	
	-		CONSIDERATION:				
Texas Federal Cred Un			Check Credit or Line of Credit				(\$1.00)
1100 Commerce St		-	REMARKS:				
Dallas, TX 75242							
ACCT #: xxxxxx2740			DATE INCURRED: 06/2006				
Texas Federal Cred Un	1		CONSIDERATION: Check Credit or Line of Credit				(\$1.00)
1100 Commerce St			REMARKS:				(\$1.00)
Dallas, TX 75242		-					
						$\vdash$	
	$\vdash$						
Sheet no6 of6 continuation sheets attached to Subtotal >							\$273.00
Schedule of Creditors Holding Unsecured Nonpriority Claims						607 500 00	
Total >						\$37,533.00	
		/D	(Use only on last page of the completed Schoots are supported as Support also an Support of Schoolules and if applicable				
(Report also on Summary of Schedules and, if applicable, on the							
Statistical Summary of Certain Liabilities and Related Data.)							

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B6G (Official Form 6G) (12/07)

In re **Kevin Neill Hawkins Erika Michele Hawkins** 

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.				
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.			
AT&T PO Box 5001 Carol Stream, IL 60197	Cell Phone Service Lease Contract to be ASSUMED			

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B6H (Official Form 6H) (12/07)
In re Kevin Neill Hawkins
Erika Michele Hawkins

(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

B6I (Official Form 6I) (12/07)

In re Kevin Neill Hawkins
Erika Michele Hawkins

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
Married	Relationship(s): Son Age(s): 15	Relationship	(s):	Age(s):
	Son 16			
Employment:	Debtor (# of additional employers: 1)	Spouse		
Occupation	Pastor	Retail Asso	ciate	
Name of Employer	Dallas Theological Seminary	Macy's		
How Long Employed Address of Employer	3909 Swiss Ave	4 months 7 West Sev	onth Stroot	
Address of Employer	Dallas, TX 75204-6496	Cincinnati.		
	Dallas, 17.73204-0430	Ontoninati, V	511 40202	
	rerage or projected monthly income at time case filed)	· ·	DEBTOR	SPOUSE
	, salary, and commissions (Prorate if not paid monthly	)	\$919.88	\$957.32
2. Estimate monthly ove	ertime		\$0.00	\$0.00
3. SUBTOTAL	DUCTIONS		\$919.88	\$957.32
LESS PAYROLL DEI     Payroll taxes (inclu	ides social security tax if b. is zero)		\$49.55	\$0.00
b. Social Security Tax			\$57.03	\$59.50
c. Medicare			\$13.32	\$13.91
d. Insurance			\$0.00	\$326.78
e. Union dues			\$0.00	\$0.00
f. Retirement			\$0.00	\$0.00
g. Other (Specify) h. Other (Specify)			\$0.00 \$0.00	\$0.00 \$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify)			\$0.00	\$0.00
k. Other (Specify)			\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		\$119.90	\$400.19
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$799.98	\$557.13
	operation of business or profession or farm (Attach de	etailed stmt)	\$0.00	\$0.00
8. Income from real pro			\$0.00	\$0.00
9. Interest and dividend			\$0.00	\$0.00
that of dependents lis	e or support payments payable to the debtor for the de	eptor's use or	\$0.00	\$0.00
	vernment assistance (Specify):			
			\$0.00	\$0.00
12. Pension or retiremen			\$0.00	\$0.00
13. Other monthly income			\$1,696.00	\$0.00
<ul><li>a. Anointed Fellowship</li><li>b. Housing Allowance</li></ul>	Saiai y		\$1,441.00	\$0.00
c. Income from Guest F	Preaching		\$40.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$3,177.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)		\$3,976.98	\$557.13
16. COMBINED AVERAGE	GE MONTHLY INCOME: (Combine column totals from	line 15)	\$4,	534.11
	(D		(0	1 16 11 1 1

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6I (Official Form 6I) (12/07) In re Kevin Neill Hawkins **Erika Michele Hawkins** 

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet No. 1

# **Additional Employment**

Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer	Pastor Anointed Fellowship Bible Church 9 years 305 Third Street Lancaster, TX 75146	
Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer		

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B6J (Official Form 6J) (12/07)

IN RE: Kevin Neill Hawkins
Erika Michele Hawkins

c. Monthly net income (a. minus b.)

Case No.	
	(if known)

\$738.11

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of	the debtor and the debtor's family at time case filed.	Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate	. The average monthly expenses calculated on this f	orm may
differ from the deductions from income allowed on Form 22A or 22C.		

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sched labeled "Spouse."	dule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$1,031.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone	\$250.00 \$100.00
d. Other: Cable/Satellite	\$150.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$150.00 \$750.00 \$40.00 \$15.00 \$20.00 \$300.00 \$40.00 \$200.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other:	\$220.00
12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$530.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,796.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following t document: <b>None.</b>	the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above	\$4,534.11 \$3,796.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Kevin Neill Hawkins
Erika Michele Hawkins

CASE NO

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Home Security Cellular Phone		\$40.00 \$200.00
Student Loans		\$120.00
Taxes		\$170.00
	Total >	\$530.00

B6 Summary (Official Form 6 - Summary) (12/07)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re **Kevin Neill Hawkins Erika Michele Hawkins** 

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$115,160.00		
B - Personal Property	Yes	4	\$32,940.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$183,562.41	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$37,533.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$4,534.11
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,796.00
	TOTAL	23	\$148,100.00	\$224,095.41	

Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re **Kevin Neill Hawkins Erika Michele Hawkins** 

Case No.

Chapter 13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$10,689.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$10,689.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$4,534.11
Average Expenses (from Schedule J, Line 18)	\$3,796.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,291.77

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$34,634.41
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$37,533.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$72,167.41

# 

B6 Declaration (Official Form 6 - Declaration) (12/07)
In re Kevin Neill Hawkins
Erika Michele Hawkins

Case No.	
	(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have resheets, and that they are true and correct to the be	ead the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.	25
Date 11/1/2010	Signature <u>/s/ Kevin Neill Hawkins</u> Kevin Neill Hawkins	
Date 11/1/2010	Signature /s/ Erika Michele Hawkins Erika Michele Hawkins	
	[If joint case, both spouses must sign.]	

B 201B (Form 201B) (12/09)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re **Kevin Neill Hawkins Erika Michele Hawkins** 

Case No.	
Chapter	13

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code

Kevin Neill Hawkins	X /s/ Kevin Neill Hawkins	11/1/2010
Erika Michele Hawkins	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Erika Michele Hawkins	11/1/2010
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Complian	ce with § 342(b) of the Bankruptcy Code	
I, Christine M. Magee , co	unsel for Debtor(s), hereby certify that I delivered to th	e Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ Christine M. Magee		
Christine M. Magee, Attorney for Debtor(s)		
Bar No.: 24067736		
Malaise Law Firm		
2727 LBJ Freeway, Ste. 226		
Dallas, TX 75234		
Phone: (214) 217-9555		
Fax: (214) 217-9556		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Kevin Neill Hawkins CASE NO

Erika Michele Hawkins

CHAPTER 13

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	Kevin Neill Hawkins	Erika Michele Haw	kins	
	/s/ Kevin Neill Hawkins	/s/ Erika Michele	Hawkins	
		Dallas, TX 75234 Phone: (214) 217-9555 / Fax: (:	214) 217-9556	
	Date	Malaise Law Firm 2727 LBJ Freeway, Ste. 226	Dal INU. 24007730	
	11/1/2010  Date		Bar No. 24067736	
	I certify that the foregoing is a complete starepresentation of the debtor(s) in this bankrup		ment for payment to me for	
		CERTIFICATION		
6.	By agreement with the debtor(s), the above-d	isclosed fee does not include the follo	wing services:	
	<ul><li>b. Preparation and filing of any petition, scheoo.</li><li>c. Representation of the debtor at the meeting</li></ul>			
5.	In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situation, bankruptcy;			
	☐ I have agreed to share the above-disclos associates of my law firm. A copy of the a compensation, is attached.			
4.	☑ I have not agreed to share the above-disc associates of my law firm.	closed compensation with any other p	erson unless they are members and	
3.	The source of compensation to be paid to me  Debtor  Other	is: (specify)		
		(specify)		
2.	The source of the compensation paid to me w	/as:		
	Balance Due:		\$3,000.00	
	For legal services, I have agreed to accept: Prior to the filing of this statement I have recei	ived:	\$3,000.00 \$0.00	
	is as follows:		40.000.00	
<ol> <li>Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named det that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankrupter.</li> </ol>				
	DISCLUSURE OF CO	MPENSATION OF ATTOR	NET FOR DEBIOR	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Kevin Neill Hawkins

Erika Michele Hawkins

CHAPTER 13

CASE NO

# **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

knowl	edge.		
Date <sub>-</sub>	11/1/2010		/s/ Kevin Neill Hawkins Kevin Neill Hawkins
Date _	11/1/2010	Signature .	/s/ Erika Michele Hawkins

Erika Michele Hawkins

Aaron Sales & Lease Ow Attn: Bankruptcy 2800 Canton Road Marietta, GA 30066

Acs/us Bank Na Brazos 501 Bleecker St Utica, NY 13501

Americredit Po Box 181145 Arlington, TX 76096

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

AT&T PO Box 5001 Carol Stream, IL 60197

Brazos 501 Bleecker St Utica, NY 13501

Capital One, N.a. C/O American Infosource PO Box 54529 Oklahoma City, OK 73154

Collection CCS PO Box 709 Needham, MA 02494

Cr Syst Intr 1277 Country Club Ln Fort Worth, TX 76112 Credit Management 4200 International Pwy Carrolton, TX 75007

Dallas County Tax Assessor P.O. Box 139066 Dallas, TX 75313

Dell Financial Services Attn: Bankruptcy Dept. PO Box 81577 Austin, TX 78708

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

Ford Motor Credit Corporation National Bankruptcy Center PO Box 6275 Dearborn, MI 48121

GEMB / Mervyns Attention: Bankruptcy PO Box 103104 Roswell, GA 30076

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Bank ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197

Hughes, Watters & Askanase, LLP 333 Clay, Suite 2900 Houston, TX 77002

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Jewelry By Justice J4 Po Box 3970 Dallas, TX 75208

Linebarger Goggan Blair & Sampson, LLP 2323 Bryan Street, Suite 1600 Dallas, TX 75201

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Malaise Law Firm 2727 LBJ Freeway, Ste 226 Dallas, TX 75234

Marquette Consumer Fin/First Investors F First Investors Financial Service PO Box 740512 Atlanta, GA 30374

Merchants Credit Adjst 17055 Francis St Ste 100 Omaha, NE 68130

Midland Credit Management PO Box 939019 San Diego, CA 92193

Nco Financial Systems 507 Prudential Rd Horsham, PA 19044 Pheaa/brazos/ameri 1200 North 7th Street Harrisburg, PA 17102

Prime Acceptance Corp 200 West Jackson St, Ste 720 Chicago, IL 60606

Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791

SPS Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165-0250

Texas Federal Cred Un 1100 Commerce St Dallas, TX 75242

Tom Powers 125 East Carpenter Freeway, Suite 1100 Irving, TX 75062

U S Trustee 1100 Commerce Dallas, TX 75202

Wells Fargo Financial PO Box 29704 Phoenix, AZ 85035-9704

Wffinancial PO Box 7648 Boise, ID 83707 Wyrhsr Mtg 3815 South West Temple Salt Lake City, UT 84115

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B 22C (Official Form 22C) (Chapter 13) (04/10) In re: Kevin Neill Hawkins

Erika Michele Hawkins

Case Number:

	According to the calculations required by this statement:					
▼ The applicable commitment period is 3 years.						
	☐ The applicable commitment period is 5 years.					
	Disposable income is determined under § 1325(b)(3).					
	Disposable income is not determined under § 1325(b)(3).					
	(Check the boxes as directed in Lines 17 and 23 of this statement.)					

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Dow L DE	PORT OF INC	DME				
		EPORT OF INCO					
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.						
	<ul> <li>a.  Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</li> <li>b.  Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</li> </ul>						
	All figures must reflect average monthly income receiv			_			
1	during the six calendar months prior to filing the bankru			Column A	Column B		
	of the month before the filing. If the amount of monthly	Debtor's	Spouse's				
	months, you must divide the six-month total by six, and	Income	Income				
	appropriate line.						
2	Gross wages, salary, tips, bonuses, overtime, com			\$2,349.98	\$901.79		
	Income from the operation of a business, profession. Line a and enter the difference in the appropriate column than one business, profession or farm, enter aggregate	mn(s) of Line 3. If yo	ou operate more				
3	an attachment. Do not enter a number less than zero. business expenses entered on Line b as a deduction	Do not include					
	a. Gross receipts	\$40.00	\$0.00				
	b. Ordinary and necessary business expenses	\$0.00	\$0.00				
	c. Business income	Subtract Line b		\$40.00	\$0.00		
	Rent and other real property income. Subtract Line						
	difference in the appropriate column(s) of Line 4. Do r  Do not include any part of of the operating expense						
4	in Part IV.						
	a. Gross receipts	\$0.00	\$0.00				
	b. Ordinary and necessary operating expenses	\$0.00	\$0.00				
	c. Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00		
5	Interest, dividends, and royalties.			\$0.00	\$0.00		
6	Pension and retirement income.			\$0.00	\$0.00		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.				\$0.00		
	Unemployment compensation. Enter the amount in	the appropriate col	umn(s) of Line 8.				
	However, if you contend that unemployment compensation		` '				
8	spouse was a benefit under the Social Security Act, do						
	compensation in Column A or B, but instead state the	amount in the space	e below:				
	Unemployment compensation claimed to be a	Debtor	Spouse				
	benefit under the Social Security Act	\$0.00	\$0.00	\$0.00	\$0.00		
	Income from all other sources. Specify source and	amount. If necessa	ry, list additional				
	sources on a separate page. Total and enter on Line						
	separate maintenance payments paid by your spot of alimony or separate maintenance. Do not include						
9	the Social Security Act or payments received as a victi						
9	humanity, or as a victim of international or domestic ter	rrorism.	-				
	a.						
	b.						
				\$0.00	\$0.00		

10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$2,389.98	\$901.79				
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.						
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD						
12	Enter the amount from Line 11.		\$3,291.77				
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.						
	a.						
	b.						
	c.						
	Total and enter on Line 13.		\$0.00				
14	Subtract Line 13 from Line 12 and enter the result.		\$3,291.77				
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 b and enter the result.	y the number 12	\$39,501.24				
16	<b>Applicable median family income.</b> Enter the median family income for applicable state an size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the court.)						
	a. Enter debtor's state of residence: Texas b. Enter debtor's househo	ld size: 4	\$64,420.00				
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The 3 years" at the top of page 1 of this statement and continue with this statement.	applicable commitme	ent period is				
	The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.						
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISP	SABLE INCOM	IE				
18	Enter the amount from Line 11.		\$3,291.77				
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on of any income listed in Line 10, Column B that was NOT paid on a regular basis for the housexpenses of the debtor or the debtor's dependents. Specify in the lines below the basis for a Column B income (such as payment of the spouse's tax liability or the spouse's support of put than the debtor or the debtor's dependents) and the amount of income devoted to each purpose necessary, list additional adjustments on a separate page. If the conditions for entering this do not apply, enter zero.  a.  b.	ehold excluding the ersons other pose. If					
	Total and enter on Line 19.		\$0.00				
			*				

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20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.			
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result. \$39,501			
22	Applicable median family income. Enter the amount from Line 16. \$64,420.00			
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.  ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.			

		Part IV. C	ALCULATION (	OF D	<b>EDUCTIONS</b>	S FROM INC	OME	
		Subpart A: Deduc	tions under Star	ndard	s of the Interi	nal Revenue	Service (IRS)	
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)							
National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Ηοι	isehold members under 65 ye	ears of age	Hou	sehold membe	ers 65 years of	age or older	
	a1.	Allowance per member		a2.	Allowance pe	r member		
	b1.	Number of members		b2.	Number of m	embers		
	c1.	Subtotal		c2.	Subtotal			
25A	and l	I Standards: housing and util Utilities Standards; non-mortgage nation is available at www.usdo	e expenses for the	applic	cable county an	d household siz		
Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.    a.   IRS Housing and Utilities Standards; mortgage/rent expense       b.   Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47								
	C.	Net mortgage/rental expense				Subtract Line	b from Line a.	
26	and 2 Utilitie	I Standards: housing and util 25B does not accurately compu- es Standards, enter any addition our contention in the space belo	te the allowance to nal amount to whicl	which	you are entitled	d under the IRS	Housing and	

	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
27A		ck the number of vehicles for which you pay the operating expenses or for ncluded as a contribution to your household expenses in Line 7.			
	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
27B	If yo you "Pul	al Standards: transportation; additional public transportation expenue pay the operating expenses for a vehicle and also use public transportation are entitled to an additional deduction for your public transportation expeblic Transportation" amount from IRS Local Standards: Transportation. (Transportation) amount from the clerk of the bankruptcy court.)	ation, and you contend that nses, enter on Line 27B the		
28	Local Standards: transportation ownership/lease expense; Vehicle 1.  Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  I 2 or more  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a.	IRS Transportation Standards, Ownership Costs			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from				
29	LINE	a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS	THAN ZERO.		
	b.	IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47			
	_	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		
	C.	<u> </u>			
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.				
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.				
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.				
33	requ	er Necessary Expenses: court-ordered payments. Enter the total mo ired to pay pursuant to the order of a court or administrative agency, suc ments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS I	h as spousal or child support		

34	whom no public education providing similar services is available.			
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.			
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.			
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.			
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.			
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37			
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance b. Disability Insurance c. Health Savings Account  Total and enter on Line 39  IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:			
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.			
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.			
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.			

44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
45	Charitable contributions. Enter the charitble contributions in the form of cain 26 U.S.C. § 170(c)(1)-(2). DO NOT MONTHLY INCOME.	ash or financial instruments to a ch	naritable organization as defined			
46	Total Additional Expense Deduction					
	Future payments on secured claims	Subpart C: Deductions for De				
47	you own, list the name of the creditor, Payment, and check whether the payr the total of all amounts scheduled as a following the filing of the bankruptcy capage. Enter the total of the Average N	identify the property securing the oment includes taxes or insurance. contractually due to each Secured ase, divided by 60. If necessary, li	debt, state the Average Monthly The Average Monthly Payment is Creditor in the 60 months			
	Name of Creditor	Property Securing the Debt	Average Does payment Monthly include taxes Payment or insurance?			
	a.		□ yes □ no	<b> </b>		
	b.		□ yes □ no			
	C.		☐ yes ☐ no  Total: Add	<del> </del>		
			Lines a, b and c			
48	Other payments on secured claims. If any of the debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
	Name of Creditor a.	Property Securing the De	ebt 1/60th of the Cure Amount			
	b.					
	C.		Total, Add Lines - 1, 1			
			Total: Add Lines a, b and c	J		
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.					
	Chapter 13 administrative expenses resulting administrative expense.	s. Multiply the amount in Line a by	y the amount in Line b, and enter the			
	a. Projected average monthly chap	oter 13 plan payment.		1		
50	b. Current multiplier for your district	[ ]				
	issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		%			
	c. Average monthly administrative	expense of chapter 13 case	Total: Multiply Lines a and b			
51	Total Deductions for Debt Payment	<u>~</u>				
	1	Subpart D: Total Deductions f		_		
52	Total of all deductions from income. Enter the total of Lines 38, 46 and 51.					

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)					
53	3 Total current monthly income. Enter the amount from Line 20.					
54	Support income. Enter the monthly average of any child support payments, foster care payments, or					
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					
56	Total of all deductions allowed under § 707(b)(2). Enter the amount	t from Line 52.				
57	Deduction for special circumstances.  If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.					
	Nature of special circumstances	Amount of expense				
	a.					
	b.					
	Total: Add Lines a, b, and c					
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.					
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.					

	Part VI: ADDITIONAL EXPENSE CLAIMS					
	and unde	er Expenses. List and describe any monthly expenses, nowelfare of you and your family and that you contend should be \$707(b)(2)(A)(ii)(I). If necessary, list additional sources they expense for each item. Total the expenses.	d be an additional deduction fro	om your current monthly income		
60	Expense Description		Monthly Amount			
00	a.					
	b.					
	c.					
			Total: Add Lines a, b, and c			
		Part VII: VER	IFICATION			
		lare under penalty of perjury that the information provided is is a joint case, both debtors must sign.)	in this statement is true and co	orrect.		
61		Date: 11/1/2010 Signature:	/s/ Kevin Neill Hawkins Kevin Neill Hawkins			
		Date: 11/1/2010 Signature:	/s/ Erika Michele Hawkins Erika Michele Hawkins			

B7 (Official Form 7) (04/10)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

		STATE	MENT OF FINANCIA	AL AFFAIRS	
None		mployment or operation	of business		
None	state the gross amou including part-time ac case was commenced maintains, or has mai beginning and ending	tivities either as an employee of the State also the gross amounts ntained, financial records on the dates of the debtor's fiscal yea thapter 13 must state income of	r in independent trade or busing received during the two years abasis of a fiscal rather than a r.) If a joint petition is filed, sta	less, from the beginnin is immediately precedin a calendar year may repate income for each spe	operation of the debtor's business, g of this calendar year to the date this g this calendar year. (A debtor that port fiscal year income. Identify the puse separately. (Married debtors filing inless the spouses are separated and a
	AMOUNT	SOURCE			
	\$60,148.00	2008Adjusted Gros	ss Income as stated on Jo	ointly Filed Tax Retu	urn
	\$56,948.00	2009Adjusted Gros	ss Income as stated on Jo	ointly Filed Tax Retu	urn
	\$5,410.72	2010YTD Co-Debto	or Employment Income		
	\$17,260.30	2010YTD Debtor E	mployment Income		
	\$14,638.36	2010Housing Allov	vance from Anointed Fello	owship	
None 🗹	2. Income other than from employment or operation of business  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	3. Payments to c	reditors			
	Complete a. or b., as	appropriate, and c.			
None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
			DATES OF		
	NAME AND ADDRI Ford Motor Cred National Bankrup PO Box 6275 Dearborn, MI 481	it Corporation otcy Center	PAYMENTS Monthly (Last 90 days)	AMOUNT PAID \$1,140.00	AMOUNT STILL OWING \$19,169.00
	Wffinancial		Monthly	\$1,472.00	\$23,687.41

Wffinancial Monthly \$1,472.00 \$23,687.41
PO Box 7648 (Last 90 days)

Wyrhsr Mtg Monthly \$2,062.00 \$131,113.00
3815 South West Temple (Last 90 days)
Salt Lake City, UT 84115

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B7 (Official Form 7) (04/10) - Cont.

# **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

In re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 1
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  * Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	Amount subject to adjustment on 4/01/15, and every three years thereafter with respect to cases commenced on or after the date or adjustment.
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	4. Suits and administrative proceedings, executions, garnishments and attachments  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or
	not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	5. Repossessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	6. Assignments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts
	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON **OR ORGANIZATION Anointed Fellowship** 

**RELATIONSHIP TO** DEBTOR, IF ANY DATE OF GIFT Church Monthly

**DESCRIPTION AND VALUE OF GIFT** \$200.00 Offerings

B7 (Official Form 7) (04/10) - Cont.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

n re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	8.	Losses
None		

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Malaise Law Firm 2727 LBJ Freeway, Ste. 226 Dallas, TX 75234 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 10/28/2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$0.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Wells Fargo

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
Checking and Savings,
<1,000.00>
AMOUNT AND DATE OF
SALE OR CLOSING
Closed June 2010
Negative Balance

Bank of America Checking and Savings, Closed 2009, Negative <200.00> balance

#### 12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

n re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 3
None	13. Setoffs  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	14. Property held for another person List all property owned by another person that the debtor holds or controls.
None	15. Prior address of debtor  If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
None	16. Spouses and Former Spouses  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.  NAME  Kevin Hawkins and Erika Hawkins, married for 17 years
	17. Environmental Information For the purpose of this question, the following definitions apply:
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.
	"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

B7 (Official Form 7) (04/10) - Cont.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

N	O	n	e

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Non

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

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B7 (Official Form 7) (04/10) - Cont.

# **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

In re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

None	21. Current Partners, Officers, Directors and Shareholders
V	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None  ✓	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
	25. Pension Funds
None  V	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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# **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

n re:	Kevin Neill Hawkins	Case No.	
	Erika Michele Hawkins		(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

[If completed by an individual or individual and spouse]					
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date	11/1/2010	Signature of Debtor	/s/ Kevin Neill Hawkins Kevin Neill Hawkins		
Date	11/1/2010	Signature of Joint Debtor (if any)	/s/ Erika Michele Hawkins  Erika Michele Hawkins		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571